

REMARKS

Administrative Overview

Initially, claims 1–20 were presented for examination. In a response filed on March 7, 2000, we amended independent claims 1 and 11. In a response filed on July 24, 2000, we amended independent claims 1 and 11 again. In a response filed on March 7, 2007, we again amended independent claims 1 and 11, as well as dependent claims 7, 8, 17, and 18. Upon entry of this paper, claims 1–20 will remain pending in this application.

The instant Office Action was mailed on June 5, 2007. The Office Action rejected claims 1–20 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,014,645 to Cunningham (hereinafter “*Cunningham*”) in view of U.S. Patent No. 5,966,699 to Zandi (hereinafter “*Zandi*”). We respectfully traverse this rejection and request reconsideration of the claims in light of the discussion below.

The Claims are Patentable over *Cunningham* in view of *Zandi*

Claims 1–20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over *Cunningham* in view of *Zandi*. A rejection for obviousness requires the demonstration of each and every element of a claim. MPEP § 2143. We respectfully submit that the combination of *Cunningham* with *Zandi* fails to teach or suggest all of the limitations of independent claims 1 and 11, and therefore does not render obvious these claims or any of the remaining claims that depend therefrom.

Generally speaking, the present invention relates to “an information management system for finance institutions and credit applications which allows finance institutions to custom-form an electronic profile of a model applicant for a given finance product, and to limit financing consideration to only those credit applicants who match the model profile. Application at 5. When a match is made and the user accepts the offer, the applicant’s profile is sent to the finance institution. This profile, however, is not a complete applicant profile. Id. at 15. Instead, the “representation” omits personal data, which legally renders the “representation” something less than a “credit application.” Id. at 15. This allows the profile to be handled without costly credit application processing or a formal response to the applicant. Id. at 15. If the lender’s

preliminary review subsequently indicates the “representation” is of interest, the lender may then download the complete applicant profile. Id. at 15.

In brief overview, *Cunningham* teaches a system for presenting financial card offers to potential customers. *Cunningham* at Abstract. In this system, a user may be assigned a financial risk rating based on the personal, financial, and credit history provided to the system. Id. at col. 2, ln. 19-22. The financial risk rating may be used to locate financial card offers, from which the user may then accept an offer. Id. at col. 2, ln. 22-26. Upon acceptance of an offer, the user’s personal information is then forwarded to the financial institution for processing and a financial card is sent to the user. Id. at col. 2, ln. 26-29.

Independent claims 1 and 11 recite sending “a representation of application data through the system to lender, the representation comprising a subset of the applicant data omitting personal data.” The Examiner concedes that *Cunningham* fails to teach that the representation comprises a subset of the applicant data omitting personal data. For this element, the Examiner turns to *Zandi*.

Zandi, however, does not supply what *Cunningham* lacks. Generally, *Zandi* describes a computer system for conducting an electronic loan auction over a computer network such as the Internet. *Zandi* at Abstract. *Zandi* does not describe the claimed invention in which a representation of application data is sent from the system to the lender, in which the representation omits personal data. *Zandi* instead describes that “a summary of the loan application” may be provided to the authorizer computer. *Zandi*, at col. 8, ln. 41-44. *Zandi* does not provide any further information on what this “summary of the loan application” includes, leaving the statement ambiguous. The Examiner reads this to disclose that personal data has been omitted.

In fact, *Zandi*’s disclosure teaches the very opposite. *Zandi* continues by stating that after receiving the loan application, or alternatively, the “summary of the loan application,” the loan authorizer “may purchase a credit analysis of the prospective borrower’s credit.” Id. at col. 8, ln. 45-50. It is well known in the art that in order to purchase a credit analysis for a prospective borrower, one must provide the prospective borrower’s personal data. Therefore, it is imperative that the “summary of the loan application” described in *Zandi* include personal data in order to allow the loan authorizer to purchase a credit analysis as disclosed. Therefore, *Zandi* does not cure *Cunningham*’s deficiency for it does not disclose the element of sending “a representation

of application data through the system to lender, the representation comprising a subset of the applicant data omitting personal data."

For these reasons, we submit that the combination of *Cunningham* and *Zandi* fails to teach or suggest all of the elements present in the Applicant's independent claims 1 and 11. Therefore, we respectfully submit that independent claims 1 and 11, and the remaining claims, which depend therefrom, are patentable over *Cunningham* in view of *Zandi*.

CONCLUSION

In light of the foregoing, we respectfully submit that all of the pending claims are now in condition for allowance. Accordingly, we respectfully request reconsideration, withdrawal of all grounds of rejection, and allowance of all pending claims in due course. If the Examiner believes that a telephone conversation with the Applicant's attorney would be helpful in expediting the allowance of this application, the Examiner is invited to call the undersigned.

Respectfully submitted,

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